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FROM: Bobby B. Gillenwater, Esquire -- CUSTOMER NO.: 23641

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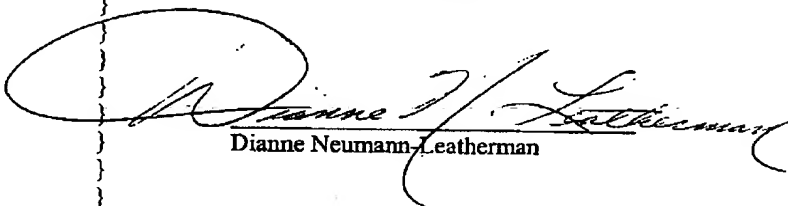
600 One Summit Square
Fort Wayne, Indiana 46802
(260) 423-9440PATENT APPLICATION
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Customer No.: 23641

Application No.: 09/804667

Confirmation
No.: 1994

Filing Date: March 12, 2001

Group Art
Unit: 3624Examiner
Name: Jocelyn GreimelAttorney
Docket No.: 37168/82320First Named
Inventor: Schwartz, Denis G.Title: METHOD AND APPARATUS FOR
PROVIDING RETIREMENT
INCOME BENEFITSCertificate Under 37 CFR 1.8(a)I hereby certify that this correspondence is
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Dianne Neumann-Leatherman

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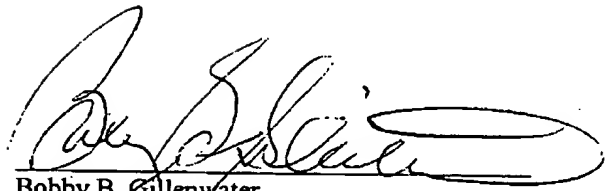
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| <input type="checkbox"/> Affidavits/declaration(s) | <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 |
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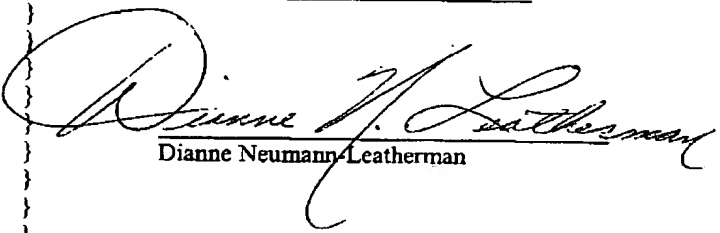
Examiner
Name: Jocelyn Greimel

Title: METHOD AND APPARATUS FOR
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on December 15, 2006


Dianne Neumann-Leatherman

RESPONSE AND AMENDMENT

Commissioner of Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated November 3, 2006, please amend the
above-identified application as follows: